

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1-7. (canceled)

8. (new) A card utilization approval method, comprising in order the steps of:

during a purchase transaction at a point of sale using a card, reading card information at a payment processing terminal and transmitting the card information and purchase transaction data to a card authentication and settlement processing device;

at the card authentication and settlement processing device, determining an identity of a responsible card holder and a mobile device address of the responsible card holder based on the card information;

before determining whether an account of the responsible card holder can settle the purchase transaction, transmitting the purchase transaction data from the card authentication and settlement processing device to the mobile device address of the responsible card holder;

at the mobile device of the responsible card holder, receiving the purchase transaction data, determining whether to authorize the purchase transaction, and informing the card

authentication and settlement processing device of the determination whether to authorize the purchase transaction; and

at the card authentication and settlement processing device, if the purchase transaction is authorized by the mobile device of the responsible card holder, determining whether the account of the responsible card holder can settle the purchase transaction, and informing both the mobile device of the responsible card holder and the payment processing terminal whether the account of the responsible card holder can settle the purchase transaction.